

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of TennesseeIn re:
Randy Harold Baker
DebtorCase No. 15-33764-SHB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0649-3

User: harpern
Form ID: pdf0RLFSPage 1 of 1
Total Noticed: 4

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db +Randy Harold Baker, 33 Hemlock Dr., Pippa Passes, KY 41844-9102
 cr Cynthia Runyon, 31111 Cecelia Street, White Pine, TN 37890, UNITED STATES
 cr +REVERSE MORTGAGE SOLUTIONS, INC., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,
 Suite 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/Text: tdickenson@hdclaw.com Oct 18 2017 20:31:50 Newport Federal Bank,
 c/o Thomas H. Dickenson, Hodges, Doughty & Carson, P. O. Box 869,
 Knoxville, TN 37901-0869

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Honda Lease Trust
 cr Reverse Mortgage Solutions, Inc.,

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Angela Boyd Mathews on behalf of Creditor Reverse Mortgage Solutions, Inc.,
 EDECf@wilson-assoc.com, EDECf@ecf.courtdrive.com
 Gwendolyn M Kerney ECFKnoxville@trusteel3.com, trustee13@chl3etn.com
 H. Tucker Dewey on behalf of Creditor Honda Lease Trust tdewey@deweylawfirm.com
 Holly N. Knight on behalf of Creditor Reverse Mortgage Solutions, Inc.,
 hknights@knightlawpllc.com
 Joel W. Giddens on behalf of Creditor Reverse Mortgage Solutions, Inc.,
 EDECf@wilson-assoc.com, EDECf@ecf.courtdrive.com
 John P. Newton, Jr. on behalf of Debtor Randy Harold Baker mayerandnewton@mayerandnewton.com
 Lori Lynn McGowan on behalf of Creditor Reverse Mortgage Solutions, Inc., ECF_TN@rcolegal.com,
 LMcGowan@rcolegal.com
 Richard M. Mayer on behalf of Debtor Randy Harold Baker mayerandnewton@mayerandnewton.com
 Thomas H. Dickenson on behalf of Creditor Newport Federal Bank tdickenson@hdclaw.com
 United States Trustee Ustpregion08.kx.ecf@usdoj.gov
 Weston A. Gantte on behalf of Creditor Cynthia Runyon weston@wganttelaw.com

TOTAL: 11



SO ORDERED.
SIGNED this 18th day of October, 2017

THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.


Suzanne H. Bauknight
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
KNOXVILLE DIVISION**

IN RE:	CASE NO.: 3:15-bk-33764-SHB
RANDY HAROLD BAKER,	CHAPTER 13
Debtor.	HON. SUZANNE H. BAUKNIGHT

AGREED ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY
FILED BY REVERSE MORTGAGE SOLUTIONS, INC.

This matter having come before the Court pursuant to the Motion for Relief from the Automatic Stay filed by REVERSE MORTGAGE SOLUTIONS, INC., and based upon the record herein,

It appearing that REVERSE MORTGAGE SOLUTIONS, INC. has a lien on the real property located at 353 Poplar Grove Road, Harrogate, Tennessee 37752, by virtue of a Promissory Note ("Note") and Deed of Trust ("Mortgage") executed on July 18, 2013, by Virginia Baker, Attorney in fact for Charles N. Baker, and Virginia Baker, securing payment of

the Note in the maximum principal amount of \$192,000.00 to Reverse Mortgage Solutions, Inc. dba Security 1 Lending, which Mortgage was recorded on August 8, 2012 in Book 1388 at Page 444-458 in the Public Records of Claiborne County, Tennessee, and that the Debtor is responsible for maintaining taxes and insurance on the property throughout the term of the loan,

IT IS, THEREFORE, ORDERED that:

1. The Motion for Relief of REVERSE MORTGAGE SOLUTIONS, INC. is hereby conditionally denied;
2. The Debtor shall tender payment of the past due insurance premiums to REVERSE MORTGAGE SOLUTIONS, INC. in the amount of \$673.33 within ten days of entry of this Agreed Order;
3. If the Debtor fails to tender payment of the past due insurance premiums in the amount of \$673.33 within ten days of entry of this Agreed Order, then REVERSE MORTGAGE SOLUTIONS, INC. shall be granted relief from the automatic stay provisions of 11 U.S.C. § 362 and may proceed with enforcement of its security interest in the real property located at 353 Poplar Grove Road, Harrogate, Tennessee;
4. The Debtor shall continue to maintain insurance on the real property;
5. If the Debtor fails to maintain insurance on the real property, then REVERSE MORTGAGE SOLUTIONS, INC. shall be granted relief from the automatic stay provisions of 11 U.S.C. § 362 and may proceed with enforcement of its security interest in the real property located at 353 Poplar Grove Road, Harrogate, Tennessee 37752 after 15 days' notice and right to cure;
6. If the Debtor fails to tender payment of the past due insurance premiums or fails to maintain insurance on the real property pursuant to the terms of this Agreed Order,

then Reverse Mortgage Solutions, Inc., shall file a Notice of Default and Termination
of the Automatic Stay; and

7. The provisions of Rule 4001(a)(3) of the Federal Rules of Bankruptcy Procedure are
hereby waived by this Court.

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APPROVED FOR ENTRY:

/s/ Holly N. Knight

Holly N. Knight, Esq. (017940)

Attorney for REVERSE MORTGAGE SOLUTIONS, INC.

Knight Law Firm

102 Woodmont Boulevard, Suite 200

Nashville, TN 37205

(615) 345-0328

hknight@knightlawpllc.com

/s/ John P. Newton, Jr.

John P. Newton, Jr.

Law Offices of Mayer & Newton

1111 Northshore Drive

Suite S-570

Knoxville, TN 37919

Attorney for Debtor

/s/ Gwendolyn M. Kerney (by ml w/perm)

Gwendolyn M Kerney

Chapter 13 Trustee

P. O. Box 228

Knoxville, TN 37901

CH 13 Trustee